

**Information to identify the case:**

Debtor 1	Claire T Galiano		Social Security number or ITIN xxx-xx-4442	
	First Name	Middle Name	Last Name	EIN -----
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name		Social Security number or ITIN -----	
			EIN -----	
United States Bankruptcy Court District of New Jersey				
Case number: 16-20656-ABA				

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Claire T Galiano  
aka Claire T Morano

10/6/21

**By the court:** Andrew B. Altenburg Jr.  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Claire T Galiano  
Debtor

Case No. 16-20656-ABA  
Chapter 13

District/off: 0312-1  
Date Rcvd: Oct 06, 2021

User: admin  
Form ID: 3180W

Page 1 of 4  
Total Noticed: 59

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 08, 2021:**

Recip ID	Recipient Name and Address
db	+ Claire T Galiano, 221 Hollywood Avenue, Villas, NJ 08251-1238
cr	+ Ocean City Home Bank, c/o Robert L. Saldutti, Esquire, Saldutti, LLC, 800 N Kings Highway, Suite 300 Cherry Hill, NJ 08034-1511
cr	+ OceanFirst Bank, N.A., c/o Saldutti Law Group, 800 N. Kings Highway, Suite 300, Cherry Hill, NJ 08034-1511
cr	+ SN Servicing Corporation as servicer for U.S. Bank, Friedman Vartolo LLP, 85 Broad Street, Suite 501, New York, NY 10004-1734
516211705	+ Al's Plumbing & Heating Inc., 1255 Bayshore RD, Villas, NJ 08251-2516
516211706	+ Alere Home Monitoring, PO Box 6359, Carol Stream, IL 60197-6359
516211708	Boscov's, C/O AssetRecovery, 220 E. Devon Ave, Ste 200, Des Plaines, IL 60018
516211709	Bureaus Investment Group, c/o Central Credit Services Inc, PO Box 15118, Jacksonville, FL 32239-5118
516211710	+ Cape Regional Physicians Association, PO Box 593, Cape May Court House, NJ 08210-0593
516211711	+ Capital One Retail Card Service, c/o The Bureaus, 650 Dundee Road, Ste 370, Northbrook, IL 60062-2757
516211712	+ Chase Bank USA, N.A., C/O Real Time Solutions, Dept. 107565, PO Box 1259, Oaks, PA 19456-1259
516211720	Comenity Capital/HSN/World Financial, C/O Portfolio Recovery Associates LLC, Norfolk, VA 23541
518030138	+ DLJ Mortgage Capital, Inc, Kevin G. McDonald, Esquire, 216 Haddon Avenue, Ste. 406, Westmont, NJ 08108-2812
516211723	+ Holy Redeemer VNA-NJ, C/O Tabas & Rosen, P.C., 1601 Market St., Suite 2300, Philadelphia, PA 19103-2306
516211726	+ Ocean City Home Bank, c/o Saldutti Law Group, 800 North Kings Highway, Ste 300, Cherry Hill, NJ 08034-1511
516335727	++ STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245 address filed with court;, State of New Jersey, Department of Treasury, Division of Taxation, PO Box 245, Trenton, NJ 08695-0245
518161105	Select Portfolio Servicing, Inc., et. al., P.O. Box 65250, Salt Lake City, UT 84165-0250
518161106	Select Portfolio Servicing, Inc., et. al., P.O. Box 65250, Salt Lake City, UT 84165-0250, Select Portfolio Servicing, Inc., et. al., P.O. Box 65250 Salt Lake City, UT 84165-0250
516211727	State of New Jersey, Division of Taxation, PO Box 445, Trenton, NJ 08695-0445
516211729	+ Towne Property Management, 777 Dearborn Park Lane, Columbus, OH 43085-5716
516211730	+ Univ of PA/Dept of Medicine, C/O Arcadia Recovery Bureau, LLC, PO BOX 70256, Philadelphia, PA 19176-0256
516211731	Univ of Penn Health System, c/o Penn Credit, 916 S. 14th Street, PO Box 988, Harrisburg, PA 17108-0988
516211734	+ Verizon, c/o Trident Asset Management, 53 Perimeter Center East, Ste 440, Atlanta, GA 30346-2230
517396745	Wilmington Savings Fund Society, FSB, et al, c/o Kondaur Capital Corporation, 333 South Anita Drive, Suite 400, Orange, Ca. 92868-3314
517396746	+ Wilmington Savings Fund Society, FSB, et al, c/o Kondaur Capital Corporation, 333 South Anita Drive, Suite 400, Orange, Ca. 92868-3314, Wilmington Savings Fund Society, FSB, et c/o Kondaur Capital Corporation 92868-3314

TOTAL: 25

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Oct 06 2021 20:21:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Oct 06 2021 20:21:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	EDI: IRS.COM	Oct 07 2021 00:23:00	Internal Revenue Service, 955 S. Springfield Avenue, Springfield, NJ 07081
516329766	EDI: AIS.COM		

District/off: 0312-1

User: admin

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516422076	Email/PDF: resurgentbknotifications@resurgent.com	Oct 07 2021 00:23:00	American InfoSource LP as agent for, Verizon, PO Box 248838, Oklahoma City, OK 73124-8838
516211707	+ Email/Text: bankruptcy@pepcoholdings.com	Oct 06 2021 20:24:59	Ashley Funding Services, LLC its successors and, assigns as assignee of Laboratory, Corporation of America Holdings, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
516226095	+ Email/Text: bankruptcy@pepcoholdings.com	Oct 06 2021 20:21:00	Atlantic City Electric, PO Box 13610, Philadelphia, PA 19101-3610
517323013	+ EDI: RECOVERYCORP.COM	Oct 07 2021 00:23:00	Bureaus Investment Group Portfolio No 15 LLC, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
516293847	EDI: RECOVERYCORP.COM	Oct 07 2021 00:23:00	Bureaus Investment Group Portfolio No 15 LLC, c/o Recovery Management Systems Corp, 25 SE 2nd Avenue Suite 1120, Miami FL 33131-1605
516211714	+ EDI: PRA.COM	Oct 07 2021 00:23:00	Citibank, N.A./The Home Depot, C/O Portfolio Recovery Associates, LLC, PO Box 12914, Norfolk, VA 23541-0914
516211715	Email/Text: bankruptcy@philapark.org	Oct 06 2021 20:21:00	City of Philadelphia Parking Violation, PO Box 41818, Philadelphia, PA 19101-1818
516211716	+ EDI: PRA.COM	Oct 07 2021 00:23:00	Comenity Bank/Brylane Home, c/o Portfolio Recovery Associates, LLC, PO Box 12914, Norfolk, VA 23541-0914
516211717	+ EDI: WFNNB.COM	Oct 07 2021 00:23:00	Comenity Bank/Peebles Credit Card, PO Box 182273, Columbus, OH 43218-2273
516211718	+ EDI: PRA.COM	Oct 07 2021 00:23:00	Comenity Bank/Roamans/World Financial, C/O Portfolio Recovery Associates, LLC, PO Box 12914, Norfolk, VA 23541-0914
516211719	+ EDI: PRA.COM	Oct 07 2021 00:23:00	Comenity Bank/Woman Within, C/O Portfolio Recovery Associates, LLC, Dept 922, PO Box 4115, Concord, CA 94524-4115
516211721	+ EDI: CRESCENTBANK.COM	Oct 07 2021 00:23:00	Crescent Bank & Trust, 5401 Jefferson Hwy, Suite D, New Orleans, LA 70123-4232
516255943	+ EDI: CRESCENTBANK.COM	Oct 07 2021 00:23:00	Crescent Bank & Trust, PO Box 61813, New Orleans, LA 70161-1813
516211722	EDI: DISCOVER.COM	Oct 07 2021 00:23:00	Discover Financial Services, PO Box 15316, Wilmington, DE 19850
516222817	EDI: DISCOVER.COM	Oct 07 2021 00:23:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
516211713	EDI: JPMORGANCHASE	Oct 07 2021 00:23:00	Chase/Bank One, PO Box 15298, Wilmington, DE 19850-5229
516211725	+ Email/Text: collectionbankruptcy@oceanfirst.com	Oct 06 2021 20:21:00	Ocean City Home Bank, 1001 Asbury Avenue, Ocean City, NJ 08226-3392
516229403	EDI: RECOVERYCORP.COM	Oct 07 2021 00:23:00	Orion, c/o of Recovery Management Systems Corp, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
516250516	EDI: RECOVERYCORP.COM	Oct 07 2021 00:23:00	Orion Portfolio Services LLC, c/o Recovery Management Systems Corp, 25 SE 2nd Avenue Suite 1120, Miami, FL 33131-1605
517317230	+ EDI: RECOVERYCORP.COM	Oct 07 2021 00:23:00	Orion Portfolio Services LLC, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
516434714	EDI: PRA.COM	Oct 07 2021 00:23:00	Portfolio Recovery Associates, LLC, c/o The

District/off: 0312-1

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			Home Depot, POB 41067, Norfolk VA 23541
516434375	+ Email/Text: bankruptcy@philapark.org	Oct 06 2021 20:21:00	Philadelphia Parking Authority, 701 Market Street, Suite 5400, Philadelphia, PA 19106-2895
516211728	EDI: CBS7AVE	Oct 07 2021 00:23:00	Swiss Colony, 1112 7th Avenue, Monroe, WI 53566-1364
516276199	+ EDI: CBS7AVE	Oct 07 2021 00:23:00	The Swiss Colony, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
519161291	+ Email/Text: bknotices@snsccom	Oct 06 2021 20:21:00	U.S. Bank Trust N.A. et al., c/o SN Servicing Corporation, 323 Fifth Street, Eureka, CA 95501, U.S. Bank Trust N.A. et al., c/o SN Servicing Corporation 95501-0305
519161290	+ Email/Text: bknotices@snsccom	Oct 06 2021 20:21:00	U.S. Bank Trust N.A. et al., c/o SN Servicing Corporation, 323 Fifth Street, Eureka, CA 95501-0305
518565162	+ Email/Text: bknotices@snsccom	Oct 06 2021 20:21:00	US Bank Trust NA, c/o SN Servicing Corporation, 323 Fifth Street, Eureka, CA 95501, US Bank Trust NA, c/o SN Servicing Corporation 95501-0305
518565161	+ Email/Text: bknotices@snsccom	Oct 06 2021 20:21:00	US Bank Trust NA, c/o SN Servicing Corporation, 323 Fifth Street, Eureka, CA 95501-0305
516211732	EDI: DCI.COM	Oct 07 2021 00:23:00	Verizon, c/o Diversified Consultants, Inc., Po Box 551268, Jacksonville, FL 32255-1268
516211733	+ EDI: VERIZONCOMB.COM	Oct 07 2021 00:23:00	Verizon, 500 Technology Drive, Ste 300, Weldon Spring, MO 63304-2225

TOTAL: 34

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*	Crescent Bank & Trust, PO Box 61813, New Orleans, LA 70161-1813
cr	*+	SN Servicing Corporation as servicer for U.S. Bank, Friedman Vartolo, LLP, 85 Broad St, Suite 501, New York, NY 10004-1734
516211724	*	IRS, PO Box 7346, Philadelphia, PA 19101-7346
516283791	##+	Mount Carmel Hospital, 793 W State St, Columbus OH 43222-1551

TOTAL: 0 Undeliverable, 3 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed.R.Bank.P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 08, 2021

Signature: /s/Joseph Speetjens


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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 6, 2021 at the address(es) listed below:

District/off: 0312-1

User: admin

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Date Rcvd: Oct 06, 2021

Form ID: 3180W

Total Noticed: 59

Name	Email Address
Eric Clayman	on behalf of Debtor Claire T Galiano mail@jenkinsclayman.com JenkinsClayman@jubileebk.net
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
Jeffrey E. Jenkins	on behalf of Debtor Claire T Galiano mail@jenkinsclayman.com JenkinsClayman@jubileebk.net
Jennifer R. Gorchow	on behalf of Trustee Isabel C. Balboa jgorchow@standingtrustee.com
John R. Morton, Jr.	on behalf of Creditor Crescent Bank & Trust ecfmail@mortoncraig.com mortoncraigecf@gmail.com
Jonathan C. Schwab	on behalf of Creditor SN Servicing Corporation as servicer for U.S. Bank Trust National Association as Trustee of the Chalet Series IV Trust bankruptcy@friedmanvartolo.com
Jonathan C. Schwab	on behalf of Creditor SN Servicing Corporation as servicer for U.S. Bank Trust National Association as Trustee of the Igloo Series IV Trust bankruptcy@friedmanvartolo.com
Kevin Gordon McDonald	on behalf of Creditor DLJ Mortgage Capital Inc. kmcdonald@kmllawgroup.com, bkgroup@kmllawgroup.com
Phillip Andrew Raymond	on behalf of Creditor Select Portfolio Servicing Inc., et. al. philip.raymond@mccalla.com, mccallaecf@ecf.courtdrive.com
Raymond Shockley, Jr	on behalf of Trustee Isabel C. Balboa ecf@standingtrustee.com
Rebecca K. McDowell	on behalf of Creditor OceanFirst Bank N.A. rmcdowell@slgcollect.com
Robert L. Saldutti	on behalf of Creditor Ocean City Home Bank rsaldutti@saldutticollect.com lmarciano@saldutticollect.com;kcollins@slgcollect.com
Stephanie F. Ritigstein	on behalf of Debtor Claire T Galiano mail@jenkinsclayman.com kevin@jenkinsclayman.com
William E. Craig	on behalf of Creditor Crescent Bank & Trust mortoncraigecf@gmail.com mortoncraigecf@gmail.com

TOTAL: 15